

**REMARKS**

In the Office Action mailed January 16, 2007 the Examiner noted that claims 1-20 were pending, and rejected claims 1-20. Claims 18-20 have been amended, and, thus, in view of the forgoing claims 1-20 remain pending for reconsideration which is requested. No new matter has been added. The Examiner's rejections and objections are traversed below.

On page 2 the Examiner objected to the Abstract and the Abstract has been amended in view of the Examiner concerns. Withdrawal of the objection is requested.

In the Action on page 3 the Examiner rejected claims 1-17 for non-statutory obviousness double patenting over US patent 6,772,131. A terminal Disclaimer is filed herewith. Withdrawal of the rejection is requested.

On page 3 the Examiner rejected claims 18-20 as anticipated by Clark. In particular, the Examiner compared the "centralized hub processing location" of claim 18 with the discussion in Clark regarding figure 1, reference number 10 and at col. 5, lines 1-9 which state:

The Global Interface Device (GID)  
 The GID 10 provides a single point of access between the customer facilities 12(1,2, . . . n) and the OLTPs 14(1,2, . . . n). The GID 10 includes a processing system or message switch 15 that forwards and receives messages (e.g., transaction instructions, event and status messages, and product inquiries) between the GID 10 and the OLTPs 14(1,2, . . . n), as well as between the GID 10 and the CFs 12(1,2, . . . i).  
 (see Clark, col. 5, lines 1-9)

A review of figure 1 indicates that the GID 10 is essentially a message switch and, as noted in the text above, the GID 10 receives and forwards messages to the on-line transaction processors (OLTPs) which, as noted in col. 4, lines 50-60, are located in a number of different geographical regions and where the transactions for the OLTPs are queued for processing at a permissible time, during normal operating hours (see col. 5, lines 25-35).

First, the GID 10 as noted above is a message router and does not perform "trade finance logic function processing" - claim 18. Second, the GID 10 does not consolidate ("consolidating") such processing into a "centralized hub processing location" - claim 18. Rather, the GID distributes the processing to the geographically distributed OLTPs. Clark does not teach or suggest the features of claim 18.

Claim 19 emphasizes "performing trade finance logic function processing" while claim 20 emphasizes "performing trade finance logic function processing the work items in a centralized location". Clark does not teach or suggest the features of claims 19 and 20.

It is submitted that claims 18-20 patentably distinguish over Clark and withdrawal of the rejection is requested.

It is submitted that the claims s are not taught, disclosed or suggested by the prior art. The claims are therefore in a condition suitable for allowance. An early Notice of Allowance is requested.

If any further fees, other than and except for the issue fee, are necessary with respect to this paper, the U.S.P.T.O. is requested to obtain the same from deposit account number 19-3935.

Respectfully submitted,

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